

Fill in this information to identify the case:

Debtor 1 SEAN P. MELVIN

Debtor 2 HEATHER S. MELVIN
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 19-22919GLT

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: TOWD POINT MORTGAGE TRUST 2019-3 - US **Court claim no. (if known):** 40-2

Last 4 digits of any number you use to identify the debtor's account 1 1 6 2

Property Address: 25 CYPRESS DR
CARNEGIE PA 15106

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,310.32</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,310.32</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>1,310.32</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,020.70

The next postpetition payment is due on

10 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 SEAN P. MELVIN
Name

Case number (if known) 19-22919GLT

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 12/30/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **SEAN P. MELVIN**
NameCase number (if known) **19-22919GLT****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
07/26/2021	1205132	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,310.32
				<u>1,310.32</u>

MORTGAGE REGULAR PAYMENT (Part 3)

11/25/2019	1140822	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	2,339.05
12/23/2019	1144203	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,481.51
01/28/2020	1147672	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,482.98
02/25/2020	1151209	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,285.02
03/23/2020	1154684	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
04/27/2020	1158141	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
05/26/2020	1161473	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
06/26/2020	1164634	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
07/29/2020	1167713	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
08/25/2020	1170792	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
09/28/2020	1173903	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
10/26/2020	1176979	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
11/24/2020	1180030	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	823.57
12/21/2020	1182957	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	882.62
01/25/2021	1185962	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	835.30
02/22/2021	1189087	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	835.30
03/26/2021	1192404	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	835.30
04/26/2021	1195643	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	835.30
05/25/2021	1198753	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	835.30
06/25/2021	1201936	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	835.30
07/26/2021	1205132	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	877.28
08/26/2021	1208283	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
09/24/2021	1211395	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
10/25/2021	1214458	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
11/22/2021	1217484	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
12/23/2021	1220570	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
01/26/2022	1223623	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	844.25
02/23/2022	1226479	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	868.73
03/25/2022	1229472	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
04/26/2022	1232512	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	856.49
05/25/2022	1235545	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	937.13
06/27/2022	1238569	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
07/26/2022	1241504	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
08/24/2022	1244369	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
09/27/2022	1247262	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
10/25/2022	1250049	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
11/23/2022	1252849	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
12/22/2022	1255581	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
01/26/2023	1258311	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
02/23/2023	1260880	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	883.37
03/28/2023	1263685	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
04/25/2023	1266485	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
05/25/2023	1269364	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
06/26/2023	1272251	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
07/25/2023	1274992	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
08/25/2023	1277784	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
09/26/2023	1280495	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
10/25/2023	1283204	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
11/27/2023	1285883	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
12/21/2023	1288447	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	867.32
01/26/2024	1291171	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,020.70
02/26/2024	1293807	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,020.70
03/26/2024	1296470	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,020.70
04/25/2024	1299131	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,020.70
05/29/2024	1301844	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,020.70
06/25/2024	1304351	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	1,020.70
07/25/2024	1306970	TOWD POINT MORTGAGE TRUST 2019-3 -	AMOUNTS DISBURSED TO CREDITOR	<u>2,041.40</u>
				54,207.06

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

SEAN P. MELVIN
HEATHER S. MELVIN
25 CYPRESS DR.
CARNEGIE, PA 15106

JULIE FRAZEE STEIDL ESQ
STEIDL & STEINBERG PC
436 SEVENTH AVE STE 322
KOPPERS BUILDING
PITTSBURGH, PA 15219

TOWD POINT MORTGAGE TRUST 2019-3 - US BANK NA INDENTURE TRUSTEE
C/O SELECT PORTFOLIO SVCNG INC(*)
PO BOX 65450
SALT LAKE CITY, UT 84165-0450

SELECT PORTFOLIO SERVICING**
BANKRUPTCY NOTICES**
POB 65250
SALT LAKE CITY, UT 84165

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

12/30/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee